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AMENDMENTS TO THE CLAIMS

1.-16. (Canceled)

17. (Cancel)

18. (Cancel)

19. (Cancel)

20. (Previously presented) An Internet-based Comparison Modeling Tool for providing an individual who is an employee or consultant of a company and has been awarded stock options the ability to choose whether to immediately exercise the options, with the proceeds being used to fund an alternative investment vehicle, or whether to wait until closer to the end of the term of an option to exercise an option and fund an alternative investment, comprising the steps of:

storing in a server coupled to the Internet information about the individual's stock option plan relative to a specific stock of the company, including present stock price;

inputting at the server an annual percentage increase in the company stock price and an annual percentage increase in an alternative investment value;

inputting the vesting schedule of the stock at the server;

inputting tax information relative to the individual at the server;

calculating at the server overall gain by individual grant based on the stored and inputted information taking into account the inputted percentage increase for the stock price and the

inputted increase in value for the alternative investment for the two cases of (1) immediately exercising the stock option and (2) waiting to exercise the stock option until closer to the end of the term of the stock option;

comparing the two gains by grant to arrive at the greater of the gains; and,

displaying the result of the comparison step, thus to permit maximizing of the individual's gain, whereby the individual is given information as to whether to immediately exercise an option grant or to exercise the option grant closer to the end of the term of the stock option.

21. (Previously presented) The method of Claim 20, wherein the gain is calculated based on one of vested options and any specific number of options.

22. (Previously presented) The method of Claim 20, wherein the personal tax information includes one of federal tax rate for the individual, state tax rate for the individual and social security year-to-date information for the individual.

23. (Cancel)

24. (Cancel)

25. (Cancel)